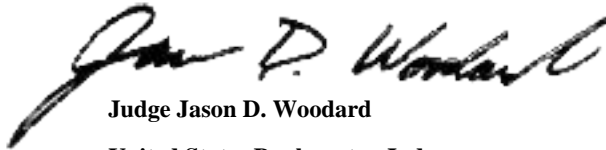




SO ORDERED,

  
Judge Jason D. Woodard  
United States Bankruptcy Judge

The Order of the Court is set forth below. The case docket reflects the date entered.

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF MISSISSIPPI

IN RE:

DARINDA S. JOHNSON  
WILLIAM R. JOHNSON

CASE NO. 15-10821-JDW

DEBTORS

CHAPTER 13

AGREED ORDER RESOLVING OBJECTION  
TO SECURED CLAIM AND OTHER RELIEF AND  
OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

THIS MATTER is before the Court on the Objection to Secured Claim and Other Relief filed by the Debtors [Dkt. #19] and Objection to Confirmation of the Debtors' Chapter 13 Plan filed by First Financial Bank [Dkt. #59]. First Financial Bank and the Debtors agree and represent to the Court as follows:

1. Based on this Court's decision and opinion stated in its "Order Sustaining Objection to Claim" dated June 30, 2015 in *In Re Maddox*, Case No. 14-11592 (N.D.Miss.), First Financial Bank concedes the issue of the Debtors' proposed cramdown of the interest rate, and

agrees that an interest rate of five percent (5%) per annum on the post-confirmation balance owed is allowable as stated under the plan, based on the *Standing Order Designating Presumptive 11 U.S.C. § 1325(a)(5)(B) Interest Rate* issued and filed on July 8, 2014.

2. During the pre-confirmation period, from the petition date until plan confirmation, interest shall accrue upon the total claim amount of \$6,540.95, at the contractual rate of seven percent (7%) per annum. At confirmation the Trustee shall pay to First Financial Bank all accrued interest.

3. Following confirmation of the plan, the claim amount of \$6,540.95 shall be paid by the Trustee over the plan term with interest to accrue at the rate of five percent (5%) per annum.

4. All other terms and conditions of the note and deed of trust executed by the Debtors in favor of First Financial Bank remain unaffected by this order.

5. The Trustee shall amend the plan payment, as necessary, s to comply with the terms of this order.

\*\*\*\*END OF ORDER\*\*\*\*

Prepared and Presented By:

/s/ Chad J. Hammons  
Chad J. Hammons, MSB #10419  
JONES WALKER LLP  
190 East Capitol Street, Suite 800 (39201)  
Post Office Box 427  
Jackson, Mississippi 39205-0427  
Telephone (601) 949-4975  
Telecopy (601) 949-4804  
Email [chammons@joneswalker.com](mailto:chammons@joneswalker.com)  
*Attorney for First Financial Bank*

Agreed and Approved:

/s/ Robert H. Lomenick, Jr., Esq.

Robert H. Lomenick, Jr., Esq.

[rlomenick@gmail.com](mailto:rlomenick@gmail.com)

*Attorney for Debtor*

Agreed and Approved:

/s/ W. Jeffrey Collier, Esq.

W. Jeffrey Collier, Esq.

[jcollier@barkley13.com](mailto:jcollier@barkley13.com)

*Attorney for Locke D. Barkley, Trustee*